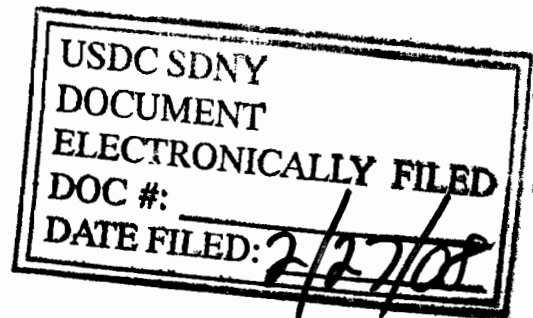


February 21, 2008

Gerald P. Bond  
1935 Rambling Road  
Simi Valley, CA 93065  
805-300-6664



The Honorable Gerard E. Lynch  
United States District Court  
For The Southern District Of New York  
500 Pearl St., New York, NY 10007

Re: Sterling National Bank v. Hi-Tech Marketing d/b/a  
EZ Credit Corp., Jerome N. Greenberg, Gerald P. Bond  
Civil Action No. '07 CIV 8809 – Judge Lynch

**MEMO ENDORSED**

Request for Extension of Time

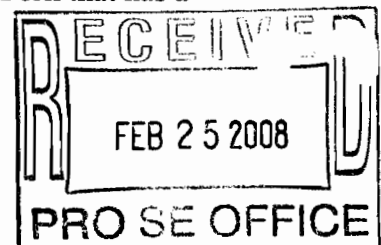
Dear Judge Lynch:

Defendant Gerald P. Bond humbly requests an extension of sixty (60) days from \*  
February 24, 2008 to April 23, 2008 to gather facts and prepare an answer to the above  
Civil Action from Plaintiff Sterling National Bank.

This case is Commercial Law and Defendant Bond has no knowledge of or awareness of Plaintiff's claims over the past seven years. The facts are that Defendant Bond who was a General Partner with Milton C. Feldman in Hi-Tech Marketing, a Partnership, (Not "Hi-Tech Marketing d/b/a EZ Credit Corp.") terminated that Partnership and closed the Hi-Tech Marketing offices located at 167 Lambert St., Oxnard California in December 2000 and as of March 2001 has had no further communication or contact with Sterling National Bank or any of the above named Defendants.

Today, Defendant Bond is a senior citizen living on Social Security of one thousand eighty dollars (\$1,080.00) plus some commission income of approximately four hundred (\$400.00 varies) a month from insurance sales. Defendant Bond lives in a rented Studio apartment in Simi Valley, California for which he pays \$725.00 a month; he owns no property or assets worth more than \$2000.00, no savings, no retirement, no pension and no automobile. In addition he owes back taxes to the IRS of approximately \$2200.00 and approximately \$15000.00 in back child support to the state of New York that has a garnishment on his income.

**SO ORDERED**  
  
GERARD E. LYNCH, U.S.D.J.  
2/27/08



Page Two  
February 21, 2008  
Gerald P. Bond  
'07 CIV 8809

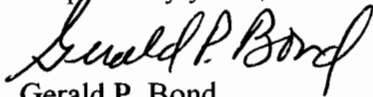
Over the past eighteen days since receipt of the Summons on Sunday February 03, 2008, Defendant Bond has made extensive inquiries in California and New York to obtain legal representation or assistance in this matter. However, due to his lack of financial resources, plus the commercial nature of the case, Defendant Bond has been unable to obtain representation or assistance. The New York Bar Association referred two Contract Attorneys reference numbers 200803753 and 200804551 who determined that there was insufficient time and financial incentive to pursue the case. Further inquiries of LAW HELP.ORG/NY, plus a dozen other legal support organizations in California and New York resulted in no help or assistance as the case was outside their Charter. The Clerk's Office stated that Pro Bono assistance was difficult to obtain for Civil Contract Law and it could take a long time enlist an interested Attorney. The Pro Se Office for the Southern District of New York provided information on how to access the Pro Se Manual and the various forms that would be required.

Therefore it appears that the best course of action is to request a sixty-day extension of time; proceed Pro Se, and in addition, request a Change of Venue to overcome the hardship of travel to New York.

As per Pro Se Office instruction, Attorney for Plaintiff, Linda Mandel Gates' office has been contacted February 18, 20 and 21, 2008 to request and extension of time. Attorney Gates has not responded to those requests.

Notice of Appearance and Affirmation of Service to Plaintiff's Attorney, Plaintiff, and Plaintiff's legal Department is attached.

Respectfully yours,



Gerald P. Bond  
Defendant

cc: Linda Mandel Gates  
Sterling Financial Services Co.  
Legal Department, Sterling National Bank